



Home Improvement System Guide

October 11, 2021

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How to Use This Guide

The Home Improvement System Guide walks you step-by-step (with screenshots) through all the functions necessary to lock, update and close Fix Up or Community Fix Up loans.

The names of page screens, headings on page screens and buttons to click are shown in **bold** in this guide. Selections from a drop-down menu are capitalized.

Getting Started

1. Username and password.
 - a. If you already have a username and password set up prior to October 11, 2021, you will continue to use the same username and password. However, the first time you log in you must create a security question.
 - b. If you need a username and password, you must contact your company's Web Administrator. If you do not know your company's Web Administrator please contact the Partner Solutions Team at 651-296-8215 or mnhousing.solution@state.mn.us
2. Launch the [Minnesota Housing Loan Commitment System](#).
3. Loan lock availability: unavailable before 10 a.m. on the first business day of the quarter.


Entering Loans

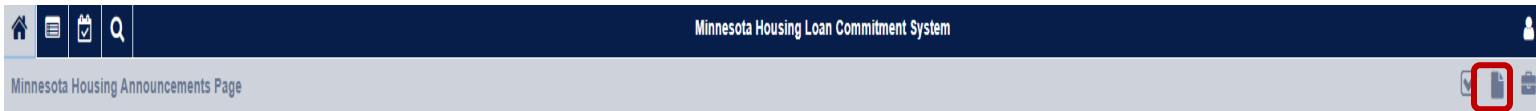
There are three ways to enter a loan in the Commitment System:

- Option 1: Uploading a URLA XML
- Option 2: Uploading a Fannie Mae 1003
- Option 3: Entering a loan manually

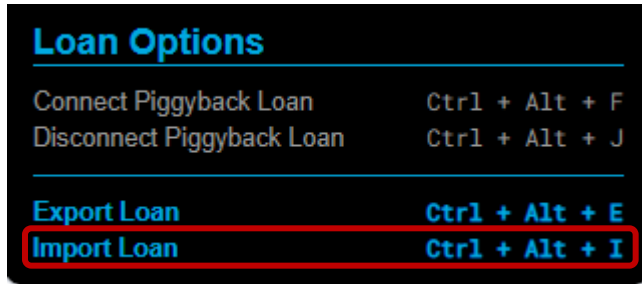
Option 1: Uploading a URLA XML

Uploading the URLA will populate most fields in the commitment system, but you should review all auto-populated fields before locking to make sure the information uploaded correctly.

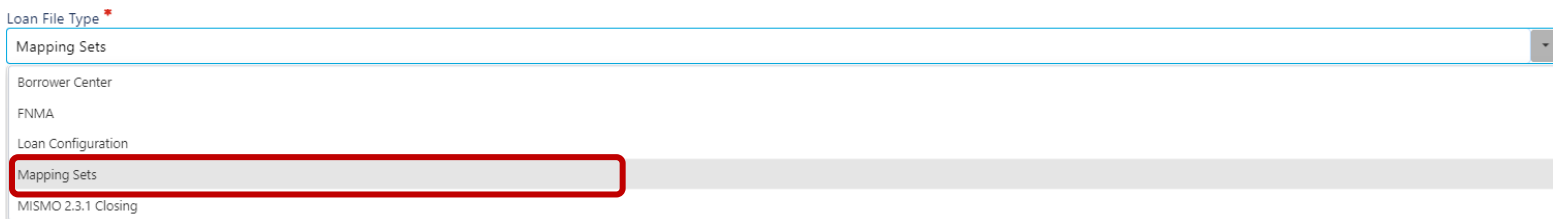
1. Click on the **document**  icon in the upper-right-hand corner of the screen.




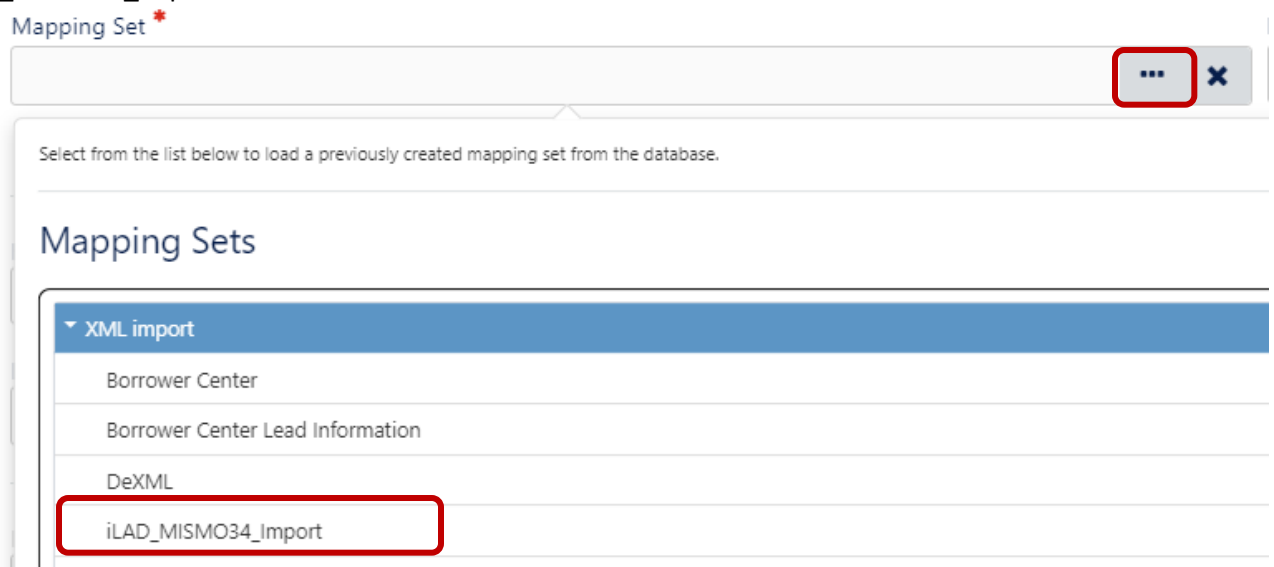
2. Select **Import Loan**




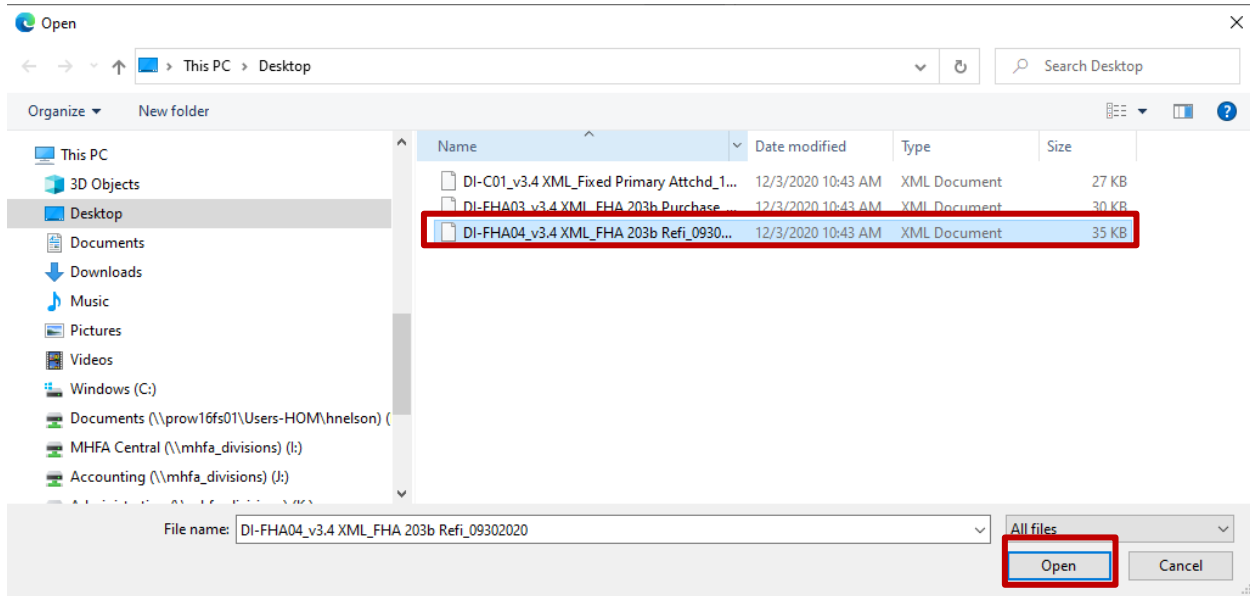
3. Select **Loan File Type** drop down and select **Mapping Sets**.



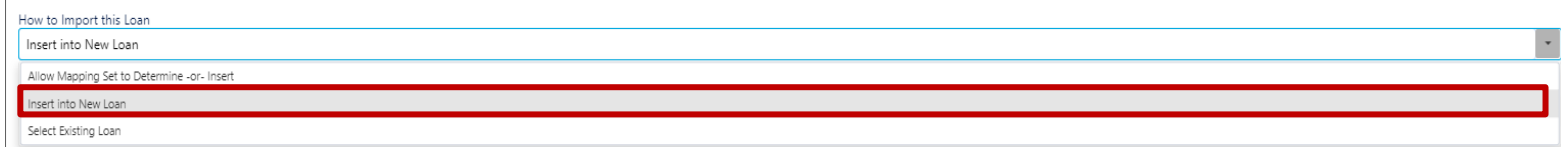
4. Click on the **ellipses**  icon to the right of the Mapping Sets box and select **ilad_mismo34_Import**.



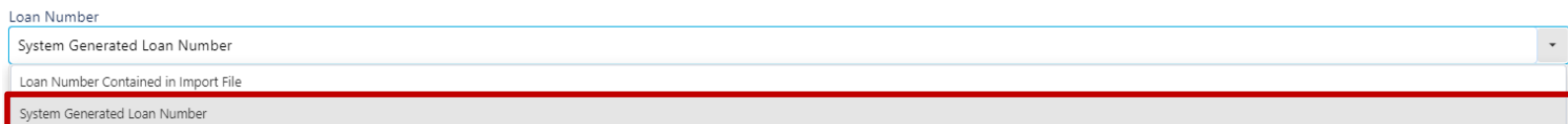
5. Click on the **download**  icon and locate the **XML** you want to import (Keep file type as Import Export Support for mapping sets), then click **Open**.



6. Use drop down to select how to Import this Loan, select **Insert into New Loan**.



7. Use Loan Number drop down to select how to create your loan number, select **System Generated Loan Number**.



8. Complete Channel, Client and Operations Center and click **Import in the lower right-hand corner**. See Example of filled-in Import Loan Screen below.

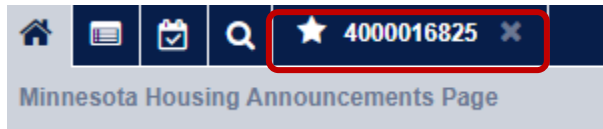
Loan Number
System Generated Loan Number

Loan Status
Client Selection *
Test Bank MCP 1.1.1.102

Channel *
Home Improvement
Operations Center *
Correspondent Ops Center

Cancel Import

9. If successful, you will be redirected to the home page, the top left will display the Minnesota Housing Loan. Click the loan number to be redirected to the **Loan Summary – Homeownership Screen**.



Note: After uploading the URLA review the data field for accuracy prior to locking the loan.

10. Click on **Products and Pricing** to launch the Product and Pricing Wizard.

Minnesota Housing Workflow | Loan Summary - Home Improvement

Loan Information

Program *
Select...

Product *
Products and Pricing

Loan Amount *
340,000.00

Term (Months) *
000

Interest Rate *
4.2500%

P&I *
0.00

Is This a Contract For Deed? *
☐ Yes ☐ No


Contract for Deed Holder *

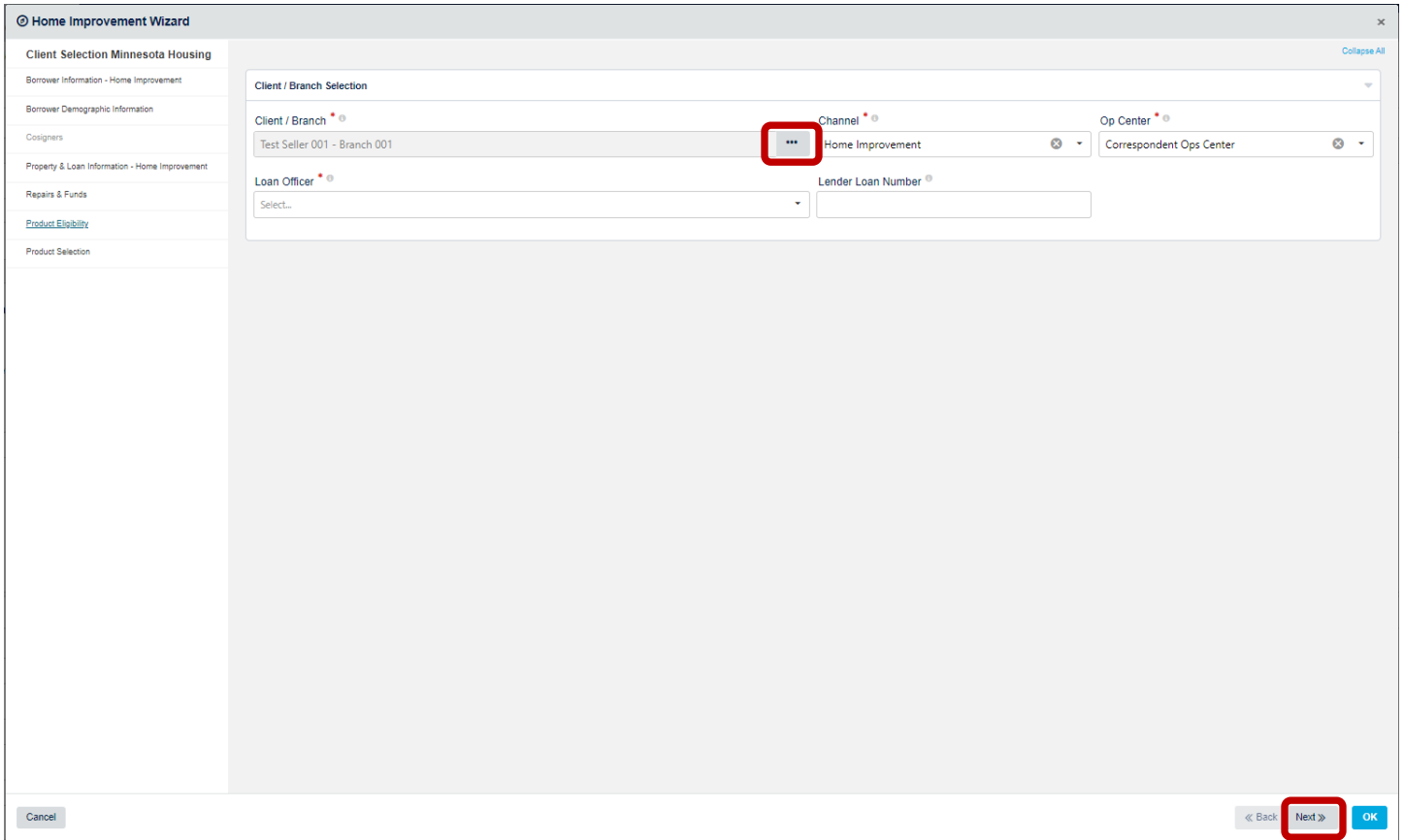
Does the First Mortgage Contain a Balloon Payment? *
☐ Yes ☐ No

Date of Balloon Payment *
mm/dd/yyyy

Is the Property Subject to a Reverse Mortgage? *
☐ Yes ☐ No

CLTV *
ACH *
Secured / Unsecured *

11. Start by selecting  icon located to the left of **Client/ Branch**. Then complete the following sections on this page: **Channel, Op Center, Loan Officer**, (Lender Loan Number is optional). Once complete select next in the bottom right corner.



Home Improvement Wizard

Client Selection Minnesota Housing

Borrower Information - Home Improvement

Borrower Demographic Information

Co-signers


Property & Loan Information - Home Improvement


Repairs & Funds


[Product Eligibility](#)


Product Selection


Client / Branch Selection

Client / Branch *  Test Seller 001 - Branch 001

Channel *  Home Improvement

Op Center *  Correspondent Ops Center

Loan Officer *  Select...


Lender Loan Number 

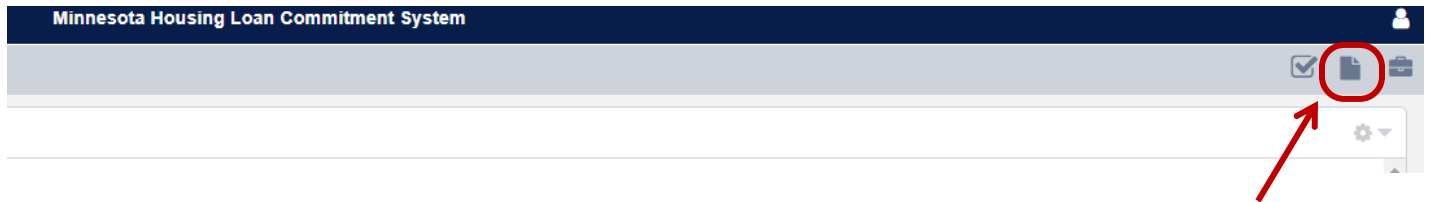
Cancel

<< Back Next >> OK

13. Complete each section and once complete click **next**.

Uploading a Fannie Mae 1003

1. Click on the  icon.



2. The Import Loan pop up window will appear. Click the **File Type** drop down and select **FNMA**.

Import Loan

Loan File Type *

FNMA

Borrower Center

Loan Configuration

Mapping Sets

MISMO 2.3.1 Closing

How to Import this Loan

Insert into New Loan

Loan Number

System Generated Loan Number

Loan Status *


Client Selection *

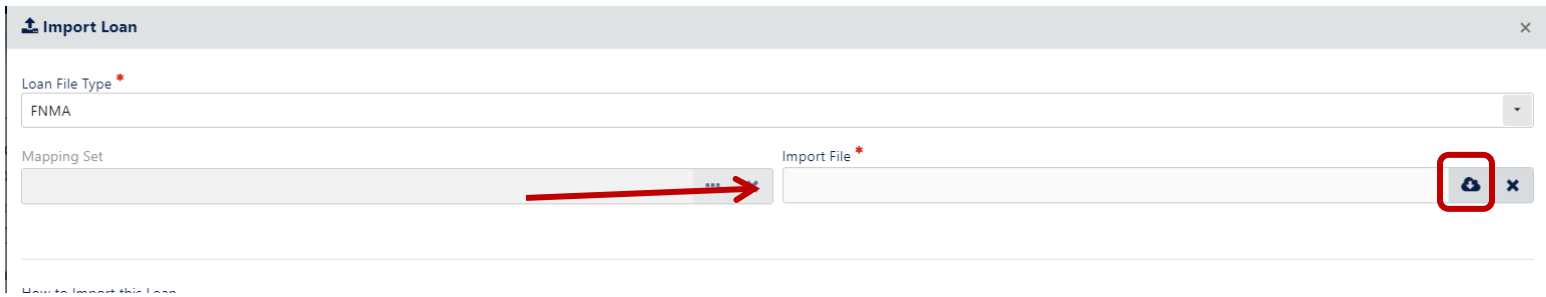
Channel

Operations Center

Cancel

Import

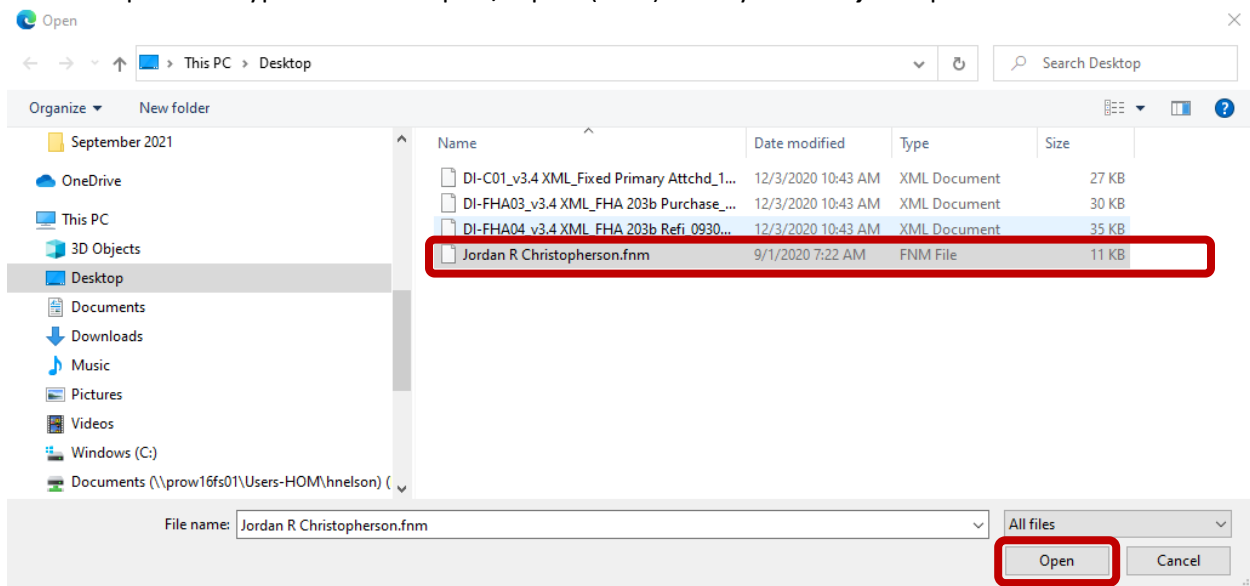
3. Click **download**  icon to the right of the Import File box.



The 'Import Loan' dialog box is shown. It has a title bar with a close button. Below the title bar, there is a 'Loan File Type' dropdown menu set to 'FNMA'. To the right of this is an 'Import File' text box. A red arrow points from the 'Mapping Set' field to the 'Import File' box. To the right of the 'Import File' box is a red square button with a download icon and an 'x' icon.

4. Locate the 1003 you want to import.

Note: Keep the file type as FNMA Import/Export (.fnm). The system **only** accepts “.fnm” extensions.



5. Click **Open**.

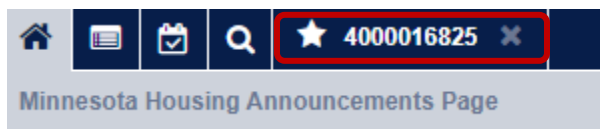
- Complete the remaining fields:
 - How to Import this Loan
 - Loan Number
 - Loan Status (**Select *Registered***)
 - Client/Lender (**Select your company**)
 - Channel (**will automatically be selected based on your company**)
 - Operations Center (Select ***Correspondent Ops Center***)
- See Example of filled-in Import Loan screen below:

The screenshot shows the 'Import Loan' form with the following fields highlighted by red boxes:

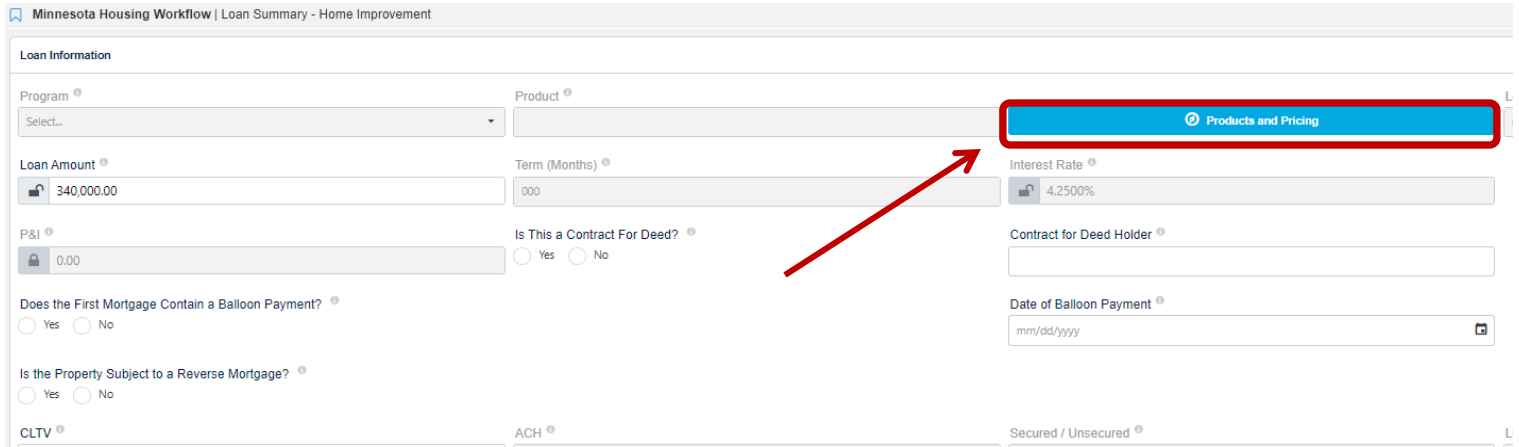
- How to Import this Loan**: A dropdown menu with 'Insert into New Loan' selected.
- Loan Number**: A dropdown menu with 'System Generated Loan Number' selected.
- Loan Status**: A dropdown menu with 'Registered' selected.
- Channel**: A dropdown menu with 'Home Improvement' selected.
- Client Selection**: A dropdown menu with 'Test Bank MCP 1.1.1.102' selected.
- Operations Center**: A dropdown menu with 'Correspondent Ops Center' selected.
- Import**: A green button at the bottom right of the form.

6. Click **Import**, after clicking **Import** the system will import the file.

7. After the 1003 has been successfully uploaded you will be redirected to the home page. On the homepage the Minnesota Housing loan number will show in the top left-hand section. Click the loan number to be redirected to the **Loan Summary – Homeownership Screen**.



8. Complete the application by clicking on the **Products and Pricing**. This launches the Product and Pricing Wizard.



Minnesota Housing Workflow | Loan Summary - Home Improvement

Loan Information

Program [Ⓢ]

Product [Ⓢ]

Loan Amount [Ⓢ]

Term (Months) [Ⓢ]

Interest Rate [Ⓢ]

P&I [Ⓢ]

Is This a Contract For Deed? [Ⓢ] ☐ Yes ☐ No

Contract for Deed Holder [Ⓢ]

Does the First Mortgage Contain a Balloon Payment? [Ⓢ] ☐ Yes ☐ No


Date of Balloon Payment [Ⓢ]

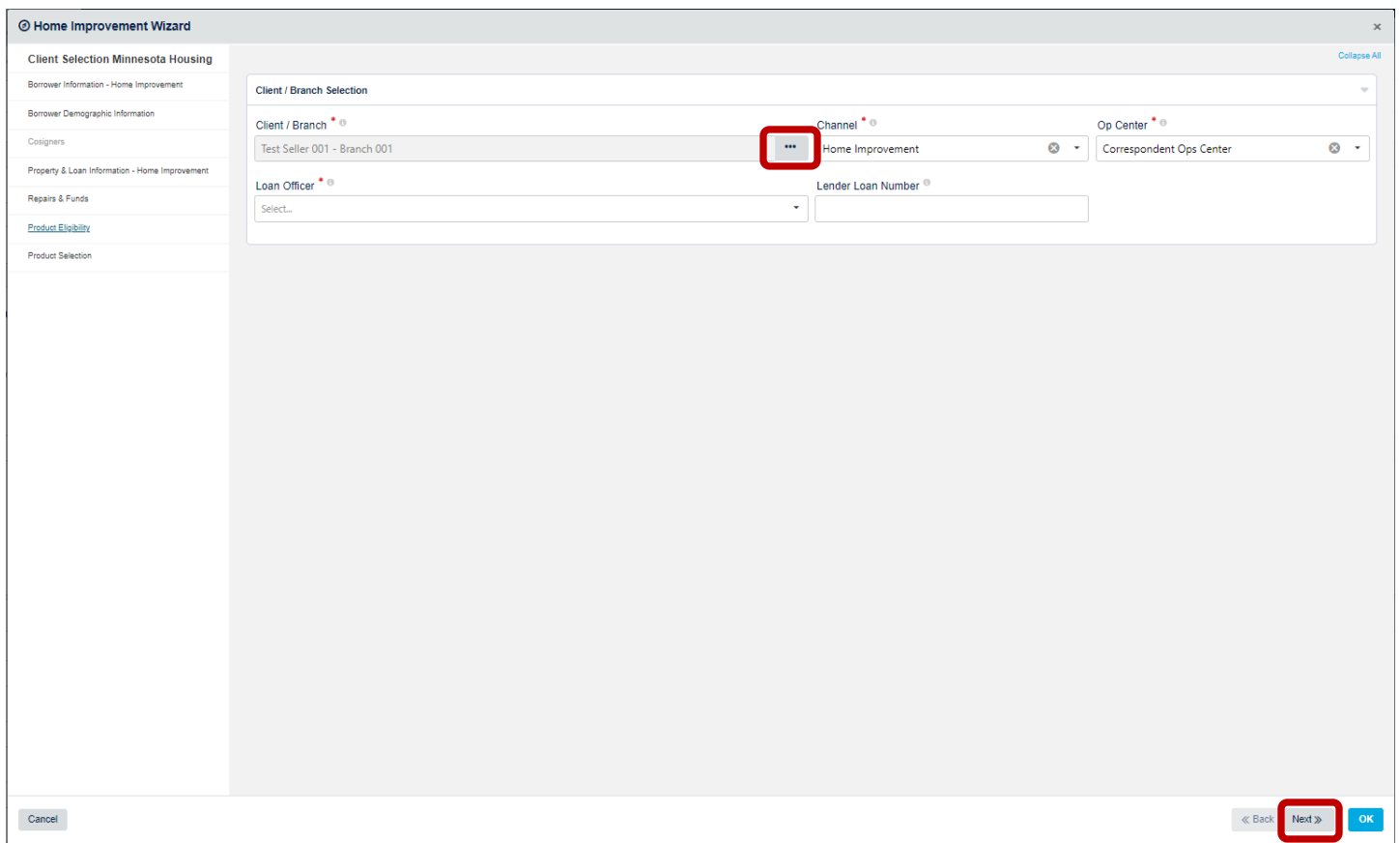
Is the Property Subject to a Reverse Mortgage? [Ⓢ] ☐ Yes ☐ No

CLTV [Ⓢ]

ACH [Ⓢ]

Secured / Unsecured [Ⓢ]

9. Start by selecting the **ellipses**  icon located to the right of the Client/ Branch box. Then complete the following boxes on this page: Channel, Op Center, Loan Officer (Lender Loan Number is optional). Once complete, click the Next>> button in bottom right-hand corner of the screen.



Home Improvement Wizard

Client Selection Minnesota Housing

Borrower Information - Home Improvement

Borrower Demographic Information

Co-signers

Property & Loan Information - Home Improvement

Repairs & Funds

[Product Eligibility](#)

Product Selection

Client / Branch Selection

Client / Branch [Ⓢ]

Channel [Ⓢ]

Op Center [Ⓢ]

Loan Officer [Ⓢ]

Lender Loan Number [Ⓢ]

Cancel


<< Back **Next >>** OK

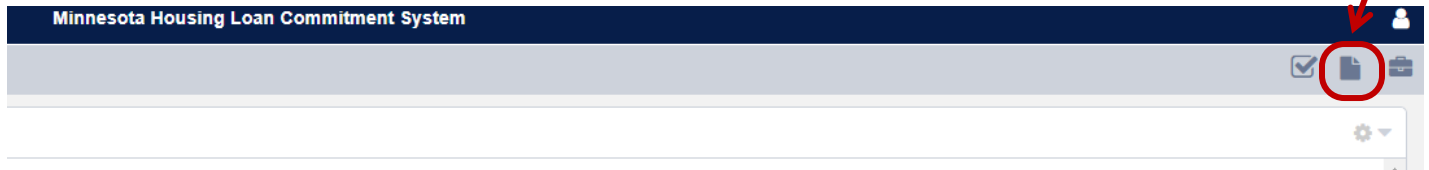
10. Complete each section and click the Next>> button in bottom right-hand corner of the screen to complete remaining sections located in the wizard.

Ⓢ Home Improvement Wizard
Client Selection Minnesota Housing
Borrower Information - Home Improvement
Borrower Demographic Information
Cosigners
Property & Loan Information - Home Improvement
Repairs & Funds
Product Eligibility
Interest Rate - Home Improvement
Product Selection

New Loan Setup (Manual Loan Entry)

Follow these steps if you need to enter all fields into Minnesota Housing's loan commitment system manually (not using the URLA or 1003 upload).

1. Click on the **Document**  icon in the upper-right-hand corner of the screen



2. Select **Create New Loan** under **Loan Options**.



Client Selection

On the Client Selection screen, the following information must be entered:

- **Client/Branch** Auto-populates with the name of the Lending Partner.
- **Channel**
 - The drop down will display Minnesota Housing programs in which the Lending Partner participates.
 - Select **Home Improvement** from the drop-down menu.
- **Ops Center**
 - Select Correspondent Ops Center
- **Loan Officer**

Optional field:

- **Lender Loan Number**

To continue, use the **Back** and **Next** buttons on the upper right.

Borrower Information

1. Complete the **Borrower Information** screen, then click the **Next** button.

[Check Rates](#) | Borrower Information - Home Improvement

[« Back](#)
[Next »](#)

Borrower Information

First Name [ⓘ]

Middle Name [ⓘ]

Last Name [ⓘ]

Name Suffix [ⓘ]

SSN [ⓘ]

__-__-__

Marital Status [ⓘ]

Select...

Will Occupy Subject Property [ⓘ]

☐ Yes
 ☐ No

Date of Birth [ⓘ]

mm/dd/yyyy

Phone Number [ⓘ]

() - - - -

TransUnion [ⓘ]

Borrower Information

First Name [ⓘ]

Middle Name [ⓘ]

Last Name [ⓘ]

Name Suffix [ⓘ]

SSN [ⓘ]

__-__-__

Marital Status [ⓘ]

Select...

Will Occupy Subject Property [ⓘ]

☐ Yes
 ☐ No

Date of Birth [ⓘ]

mm/dd/yyyy

Phone Number [ⓘ]

() - - - -

TransUnion [ⓘ]

Experian [ⓘ]

000

Equifax [ⓘ]

000

Borrower Credit Score [ⓘ]

000

☐ No Credit Score [ⓘ]

Credit Score (All Borrowers) [ⓘ]

000

Experian [ⓘ]

Equifax [ⓘ]

Borrower Credit Score [ⓘ]

☐ No Credit Score [ⓘ]

☐ Check this box if there are more than two borrowers. Add an application for additional borrowers using the Loan Management menu. [ⓘ]

☐ Are there Cosigners for this loan? [ⓘ]

☐ If using this system to generate Mortgage documents, click here to enter additional interested parties. [ⓘ]

Household Information

Annual Program Qualifying Income [ⓘ]

\$000,000.00

Monthly Qualifying Income [ⓘ]

\$000,000.00

Qualifying Debt Ratio (DTI) [ⓘ]

000.000%

Household Size [ⓘ]

Number of Minors [ⓘ]

0,000

Other Dependents [ⓘ]

0,000

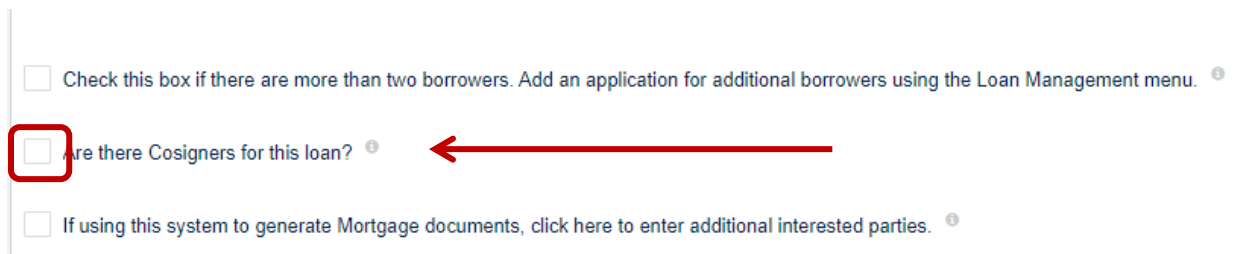
☐ Disabled Household Resident [ⓘ]

Required fields in this section are:

- Borrower First Name
- Borrower Last Name
- Borrower SSN
- Marital Status
- Will Occupy Subject Property
- Date of Birth
- Phone Number
- Credit Score
- Calculated Annual Minnesota Housing Eligibility Income Monthly Qualifying Income
- DTI
- Household Size

Tip: When entering dates on the screen, use the tab on your keyboard to avoid using the mouse.

2. If there is a cosigner for the loan, place a check in the checkbox and continue. If checked this will populate an additional field in the menu.



☐ Check this box if there are more than two borrowers. Add an application for additional borrowers using the Loan Management menu. ⓘ

☐ Are there Cosigners for this loan? ⓘ

☐ If using this system to generate Mortgage documents, click here to enter additional interested parties. ⓘ

Demographic Information

Check Rates | Borrower Demographic Information Back Next

Demographic Information of Borrowers

Piper Halliwell

Ethnicity: (Check all that Apply)

☐ Hispanic or Latino
 ☐ Mexican
 ☐ Puerto Rican
 ☐ Cuban
 ☐ Other Hispanic or Latino
 Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadorian, Spaniard, and so on.

☒ Not Hispanic or Latino

Race: Check one or more

☐ American Indian or Alaska Native
 Print name of enrolled or principal tribe:

☐ Asian
 ☐ Asian Indian
 ☐ Chinese
 ☐ Filipino
 ☐ Japanese
 ☐ Korean
 ☐ Vietnamese
 ☐ Other Asian
 Other Asian - Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

☐ Black or African American
 ☐ Native Hawaiian or Other Pacific Islander
 ☐ Native Hawaiian
 ☐ Guamanian or Chamorro
 ☐ Samoan
 ☐ Other Pacific Islander
 Other Pacific Islander - Print race:

☒ White

Sex

☒ Female ☐ Male

1. Complete the Demographic Information then click next.
2. All fields in this screen are required (Ethnicity, Sex, and Race).
 - This screen requires scrolling up/down, as well as left/right to navigate.
 - If the cosigner box was selected on the **Borrower Information** screen, the next button will take you to the Cosigner Page.
 - If there is no cosigner, the **Next** button will take you to the **Property & Loan Information** screen.

Demographic Information

This section must be completed for all borrowers. Be sure to scroll down to view all demographic options and the demographic info for a second borrower.

The screenshot shows the 'Minnesota Housing Workflow | Borrower Demographic Information' form. At the top, there are navigation buttons: '<< Back', 'Next >>', and a dropdown menu. Below this is a user selection dropdown showing 'Jenny FromDaBlock'. The form is divided into two main sections: 'Ethnicity: (Check all that Apply)' and 'Race: Check one or more'.

Ethnicity Section:

- ☒ Hispanic or Latino ⓘ
- ☐ Mexican ⓘ
- ☒ Puerto Rican ⓘ
- ☐ Cuban ⓘ
- ☐ Other Hispanic or ... ⓘ
- ☐ Not Hispanic or Lat... ⓘ

There is a text input field for 'Other Hispanic or Lat...' with a placeholder 'For example: Argentinean, Colombia...'.

Race Section:

- ☐ American Indian or ... ⓘ
- ☐ Asian ⓘ
- ☐ Asian Indian ⓘ
- ☐ Chinese ⓘ
- ☐ Filipino ⓘ
- ☐ Other Asian - Print race: ⓘ

There are text input fields for 'Print name of enrolle...' and 'Other Asian - Print race:' with placeholders 'For example: Hmong, Laotian, Thai, ...'.

Cosigner

1. If applicable, enter the Co-signer information, then click next to navigate to **Property & Loan Information-Home Improvement**.

The screenshot shows the 'First Cosigner' form. It contains the following fields:

- Cosigner First Name ⓘ
- Cosigner Middle Name ⓘ
- Cosigner Last Name ⓘ
- Cosigner Suffix ⓘ
- Cosigner Street Address ⓘ
- Cosigner City ⓘ
- Cosigner State ⓘ (Dropdown menu with 'Select...' option)
- Cosigner Zip Code ⓘ
- Cosigner Credit Score ⓘ

2. Then click next to navigate to **Property & Loan Information – Home Improvement**.

Property & Loan Information

1. Complete the **Property & Loan Information Screen**.

- The required fields in Subject Property Information are:
 - Property Street
 - Property City
 - Zip Code
 - County
 - State
 - Property Type
 - Number of Units
 - Estate Held In
 - Year Built
- The required fields under Loan Information are:
 - Program
 - Secured/Unsecured
 - Lien Type
 - Loan Amount
 - Loan Term
 - CLTV
 - Does the First Mortgage Contain a Balloon Payment
 - Is the Property Subject to a Reverse Mortgage
 - Select an option in the ACH field, which may affect loan pricing depending on product

Check Rates | Property & Loan Information - Home Improvement

Property Street * 2193 Desoto Street

Property City * Maplewood Zip Code * 55117 County * RAMSEY State * MN

Census Tract * Target/Non Target * Select... Property Identification Number (PID) *

Property Type * Single Family Detached Units * 1 Year Built * 1999 Estate Will Be Held In * Fee Simple

Property Value * 200,000.00 Valuation Method * Purchase Price

Legal Description *

Loan Information

Program * Fix Up Secured / Unsecured * Secured Lien Type * Subordinate

Loan Amount * \$15,000.00 Term (Months) * 120 CLTV * 000.000% ACH * Select...

Is This a Contract For Deed? * No Contract for Deed Holder * Is The Property Subject To a Reverse Mortgage? * No

Does the First Mortgage Contain a Balloon Payment? * No Date of Balloon Payment * mm/dd/yyyy

2. Select **Next** to go to the **Repairs and Funds** screen.

Repairs and Funds

- In this section, enter the amount of **Repair Types** and **Cost Breakdown**. The total of these amounts should equal the loan amount plus any supplemental funds.
- If you are layering the loan with additional funds, include the type and amount of **Supplemental Funding** in the second column:

Note: Funds type (Borrower contribution, gift, etc.) must equal the **total of supplemental funds** section.

Check Rates | Repairs & Funds
Back
Next

Disclose Repairs Types & Cost Breakdown

Indicate the cost for each applicable repair

Accessibility
\$000,000.00

Air Conditioning
\$000,000.00

Closing Costs
\$000,000.00

Demolition Costs
\$000,000.00

Doors
\$000,000.00

Electrical
\$000,000.00

Exterior Finishing
\$000,000.00

Foundation
\$000,000.00

Garage
15,000.00

Heating & Ventilation
\$000,000.00

Disclose External Funding Supplementing the Subject Minnesota Housing Loan

(Do not include the subject loan proceeds) Indicate the amount for each applicable source of funding

Borrower Contribution
\$000,000.00

FEMA
\$000,000.00

Gift
\$000,000.00

Grant
\$000,000.00

Insurance Proceeds
\$000,000.00

SBA
\$000,000.00

Weatherization
\$000,000.00

Other Supplemental Funds Source
\$000,000.00

Other Minnesota Housing Financing
\$000,000.00

In addition to the subject loan

Total of Supplemental Funds
\$000,000.00

1. Click **Next** and then click on the **Create New Loan** button

Check Rates | Create a New Loan
Back
Next

Create New Loan

Create New Loan

Products and Pricing

1. Click on the light blue **Products and Pricing** button in middle of screen to access the pricing wizard.

Minnesota Housing Workflow | Loan Summary - Home Improvement

Loan Information

Program [ⓘ]: Fix Up

Product [ⓘ]: [Empty]

Check Expiration Date [ⓘ]: mm/dd/yyyy

Loan Amount [ⓘ]: 15,000.00

Term (Months) [ⓘ]: 120

Interest Rate [ⓘ]: 0.0000%

P&I [ⓘ]: 0.00

Is This a Contract For Deed? [ⓘ]: ☐ Yes ☒ No

Contract for Deed Holder [ⓘ]: [Empty]

Products and Pricing

2. Click **Next>>** to work through each screen. Double-check the information the information you entered earlier before clicking **Next**.

Home Improvement Wizard

Client Selection Minnesota Hous...

Borrower Information - Home Improvement

Borrower Demographic Information

Cosigners

Property & Loan Information - Home Improvement

Repairs & Funds

Product Eligibility

Product Selection

Client / Branch Selection

Client / Branch [ⓘ]: Test Bank MCP 1.1.1.102

Channel [ⓘ]: Home Improvement

Op Center [ⓘ]: Correspondent Ops Center

Loan Officer [ⓘ]: Strait, George

Lender Loan Number [ⓘ]: [Empty]

Cancel

Next >> OK

Product Validation

1. In the **Product Eligibility Screen**, the Mortgage Type, Term and Rate types will auto-populate. The Lock Periods type auto-populates to 15 days. But you must select the box next to **60** days, which is the correct lock period for all Fix Up loans. Then click the blue **Get Eligible Products** button.

Product Parameters

Borrower Preference [?] Target Price [?] Product Name Contains [?]

Target Price 100

Mortgage Types [?] Terms [?] Rate Types [?] Lock Periods [?]

☐ Conventional
☐ FHA
☒ Portfolio
☐ USDA/Rural Housing Service
☐ VA

☐ 5 Year
☒ 10 Year
☐ 15 Year
☐ 20 Year
☐ 25 Year
☐ 30 Year

☒ Fixed

☒ 15
☐ 30
☐ 45
☒ 60
☐ 90
☐ 120
☐ 180

Get Eligible Products


- If the validation fails, a list of error will appear under the heading Product Eligibility: **Invalid**. To the left of the heading Product Eligibility: Invalid, click on the **down arrow** to view the list of invalid products. To see the list of errors for a specific product, click on the ellipses (...) on the far-right-hand side of each row.
 - Navigate back to the appropriate screens and correct the information entered.
 - Return to **Product Validation** and click the **Get Eligible Products** button again.
 - If necessary, repeat this process until all errors are cleared.

Products

Filter Products Results

Product Name	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PTI	Loan Costs (D)	Closing Costs (J)	Cash to Close	Cash Available	Actions
Product Eligibility: Valid													6
Product Eligibility: Invalid													3
Accessibility Loan		3.945%	\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ \$...
Energy Incentive Loan		3.945%	\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ \$...
Fix Up		3.945%	\$15,000.00	100.000	\$151.87			\$151.87		\$25.00	-\$14,981.55	\$50,000.00	\$ \$...

- If there are no validation errors or you have cleared all validation errors a list of valid products will appear under the heading Product Eligibility: Valid.

2. Click on  Icon to select a valid product, then click **Next**

Product Name	Rate	APR	Price	Points	P&G	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (D)	Cash to Close	Cash Available	Actions
Product Eligibility: Valid													
City of Brooklyn Center	4.250%	4.192%		0.000	\$151.87			\$151.87		\$26.00	-\$14,981.55	\$50,000.00	\$ \$...
City of Crystal	4.250%	4.192%		0.000	\$151.87			\$151.87		\$26.00	-\$14,981.55	\$50,000.00	\$ \$...
City of Minneapolis Rehab Support Program	4.250%	4.192%		0.000	\$151.87			\$151.87		\$26.00	-\$14,981.55	\$50,000.00	\$ \$...
City of Richfield	4.250%	4.192%		0.000	\$151.87			\$151.87		\$26.00	-\$14,981.55	\$50,000.00	\$ \$...
Discount St. Paul HRA	4.000%	2.959%	\$15,000.00	100.000	\$151.87			\$144.84		\$18.00	-\$14,981.55	\$50,000.00	\$ \$...
Discount/VAS Select Cities 20	4.250%	4.192%		0.000	\$151.87			\$151.87		\$26.00	-\$14,981.55	\$50,000.00	\$ \$...

3. You must Select **60** days in Lock Period again and then click **Populate Products**.

Loan Details

Mortgage Types <ul style="list-style-type: none"> <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input checked="" type="checkbox"/> Portfolio <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> VA 	Terms <ul style="list-style-type: none"> <input type="checkbox"/> 5 Year <input checked="" type="checkbox"/> 10 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 25 Year <input type="checkbox"/> 30 Year 	Rate Types <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Fixed 	Lock Periods <ul style="list-style-type: none"> <input checked="" type="checkbox"/> 15 <input type="checkbox"/> 30 <input type="checkbox"/> 45 <input checked="" type="checkbox"/> 60 <input type="checkbox"/> 90 <input type="checkbox"/> 120 <input type="checkbox"/> 180
--	---	---	---

Populate Products

4. For the Product desired, Select **Choose Product**. The line will turn blue once choice is made. Then click **OK**.

Product Name	Product Selection
Accessibility Loan	Choose Product
City of Brooklyn Center	Choose Product
City of Crystal	Choose Product
City of Minneapolis Rehab Support Program	Choose Product
City of Richfield	Choose Product
Discount St. Paul HRA	Choose Product
Discount/VAS Select Cities 20	Choose Product
Energy Incentive Loan	Choose Product
Fix Up	Choose Product

« Back Next » **OK**

***For Community Fix Up Loans Only**

- After selecting a valid Community Fix Up Initiative, click **Select Pricing**, then click **Next**.
- You will be brought to the **Interest Rate and Term** page.
 - The product will default to the Community Fix Up initiative selected in the **Product Validation Screen**.
 - Select the correct Buydown Interest Rate (Note Rate) for the Community Fix Up initiative (Note: the Buydown Factor, Buydown Cost, and Current Base Rate will remain grayed out until the user saves the Buydown Interest Rate).

When exiting the wizard, the landing page will be the **Loan Summary** screen.



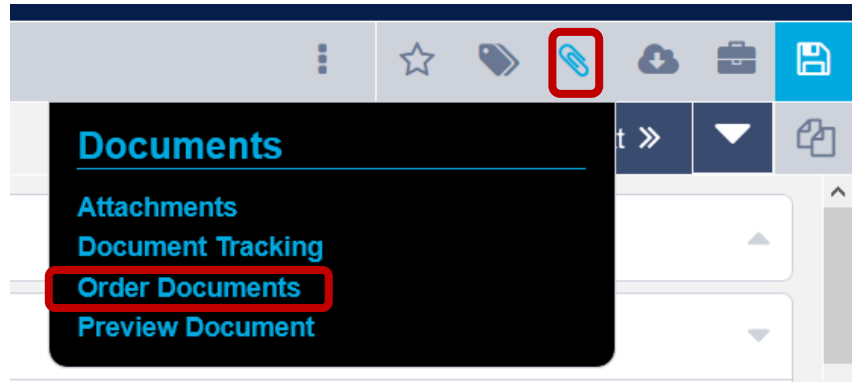
- At the top of the screen under the borrower's name, note the Minnesota Housing loan number, loan status (Registered), and lock status (Locked).
- Review the information for accuracy and make any changes, as needed.
- Screen navigation will appear on the left.

Note: A loan cannot be locked and True & Certified on the same day. After the loan has closed, and after the Rescission period (if applicable) has passed, the Lender can True & Certify the loan. For unsecured loans, you must wait until the day after locking to True & Certify.

Order Documents

The Order Documents action enables you to generate document packages and forms for a loan.

1. On upper-right-hand side of page select paperclip icon. Then select **Order Documents** in the drop-down menu.



2. The Order Documents dialog displays, as shown below. Click **Order Package**.

 A screenshot of a web application interface. At the top right, a row of buttons includes 'Distribute', 'eDelivery', 'Create UCD', 'Print & Ship', and 'Order Package' (highlighted with a red box). Below these is a table with the following columns: ID, Package Name, Date Submitted, Date Generated, User, eDelivery, Distributed, Contains CD, Print & Ship, Status, UCD Status, Comment, and History. The table body is empty, displaying the text 'No data to display'.

3. The New Document Job Wizard dialog box will appear. **Document Provider** under **Document Type** is the default selection, so you must click on Internal to see the Minnesota Housing documents for your loan.

 A screenshot of a 'New Document Job Wizard' dialog box. At the top, there is a 'Comments' text area. Below it, there are two buttons: 'Document Type' and 'Internal' (highlighted with a red box). Under the 'Internal' button, the text 'Internal Documents' is displayed. Below this, a message says 'Select one or more internal documents from the list below.' A list of document types is shown, each with a checkbox and a right-pointing arrow: 'Commitment Notification (CFUF)', 'Homeowner Labor Agreement', 'Loan Transmittal (HI)', and 'Note Secured Non ACH'. At the bottom, it says '0 documents selected'.

4. Select the documents you wish to generate by clicking the check boxes next to the document names and then click **Order** in the bottom right-hand-corner of the page.

Document Name

<input checked="" type="checkbox"/>	Commitment Notification (CFUF)	1	...
<input checked="" type="checkbox"/>	Homeowner Labor Agreement	1	...
<input checked="" type="checkbox"/>	Loan Transmittal (HI)	1	...
<input checked="" type="checkbox"/>	Mortgage Secured Non ACH	1	...

3 documents selected

Unavailable Internal Documents


Cancel

Page: 1 of 1 << Back Next >> **Order**

5. After clicking order, the **Order Documents** dialog box will appear as shown below. Click the **Refresh** button in the upper-left-hand corner until the document package and package status states “Complete.” Then click the blue title to open or print the documents.

Note: If any updates are made in the Commitment System (ex: change product, change loan amount, etc.), you will need to generate new documents by following the process listed above in order to see the changes in your documents.

Packages

 Distribute

ID	Package Name	Date Submitted	Date Generated	User	eDelivery	Distributed	Contains CD	Print & Ship	Status
65881	Commitment Notification (CFUF) 09-17-2021 6-24PM	09/17/2021 06:24:17 pm	09/17/2021 06:24:22 pm	loanofficer					Complete

Package Name
Commitment Notification (CFUF) 09-17-2021 6-24PM

Updating or Changing Pricing on a Locked Loan

This section describes how to change loan pricing when a loan is in a locked status. Some examples of changes that would require a loan to be re-priced:

- Program or product changes
- Changes in terms
- Lien Type
- Secured/Unsecured
- ACH/Non-ACH

1. Open the loan. (It will always open to the **Loan Summary** screen.)
2. Check the **Change Pricing** box partway down the screen.
3. Click **Save Loan** (Lock Status will switch from Locked to New).

Current Loan: Daylight Potato | Registered | **New**

Minnesota Housing Workflow | Loan Summary - Home Improvement

Loan Information

Program ¹ Product ¹
 Fix Up Fix Up

Loan Amount ¹ Term (Months) ¹
 25,000.00 240

P&I ¹ Is This a Contract For Deed? ¹
 179.11 ☐ Yes ☒ No

Does the First Mortgage Contain a Balloon Payment? ¹
☐ Yes ☒ No

Is the Property Subject to a Reverse Mortgage? ¹
☐ Yes ☒ No

CLTV ¹ ACH ¹
 70.000% ACH

☐ Cancel Loan ¹ Loan Cancellation Reason ¹
 Select...

☒ Change Pricing ¹ ☐ Re-Lock HI Loan ¹

- Click on the **Products and Pricing** to open **Wizard**.



- Navigate to the **Product & Loan Information – Home Improvement** screen.
- Update the loan information as applicable (secured to unsecured, ACH to Non-ACH, term, products, etc.)
- Click **Next**.

Home Improvement Wizard

Client Selection Minnesota Housing

Borrower Information - Home Improvement

Borrower Demographic Information

Co-signers

Property & Loan Information - Home Improvement

Repairs & Funds

Product Eligibility

Interest Rate - Home Improvement

Product Selection

Subject Property Information

Property Street [Ⓢ]
707 cross st

Property City [Ⓢ]
Anoka

Zip Code [Ⓢ]
55303

County [Ⓢ]
ANOKA

State [Ⓢ]
MN

Census Tract [Ⓢ]
Select...

Target/Non Target [Ⓢ]
Select...

Property Identification Number (PID) [Ⓢ]
Select...

Property Type [Ⓢ]
Single Family Detached

Units [Ⓢ]
1

Year Built [Ⓢ]
2000

Estate Will Be Held In [Ⓢ]
Fee Simple

Property Value [Ⓢ]
350,000.00

Valuation Method [Ⓢ]
Select...

Legal Description [Ⓢ]
zzzzzz

Loan Information

Program [Ⓢ]
Community Fix Up

Secured / Unsecured [Ⓢ]
Secured

Lien Type [Ⓢ]
Subordinate

Loan Amount [Ⓢ]
15,000.00

Term (Months) [Ⓢ]
180

CLTV [Ⓢ]
2,500.000%

ACH [Ⓢ]
Non-ACH

Is This a Contract For Deed? [Ⓢ]
☐ Yes ☒ No

Contract for Deed Holder [Ⓢ]
Select...

Is The Property Subject To a Reverse Mortgage? [Ⓢ]
☐ Yes ☒ No

Does the First Mortgage Contain a Balloon Paym... [Ⓢ]
☐ Yes ☒ No

Date of Balloon Payment [Ⓢ]
mm/dd/yyyy

8. Once all updates have been completed, navigate to the **Product Validation** screen.
 - In the Product Validation screen, select the correct term and check **60 days** under the lock period column.
 - Click the **Get Eligible Products** icon.

Home Improvement Wizard

Client Selection Minnesota Housing

Borrower Information - Home Improvement

Borrower Demographic Information

Co-signers

Property & Loan Information - Home Improvement

Repairs & Funds

Product Eligibility

Interest Rate - Home Improvement

Product Selection

Loan Details

Total Loan Amount [Ⓢ] 15,000.00 Base Loan Amount [Ⓢ] 15,000.00 Property Type [Ⓢ] Single Family Detached Property State [Ⓢ] MN

LTV [Ⓢ] 4.286% CLTV [Ⓢ] 4.286% HLTV [Ⓢ] 4.286% Loan Purpose [Ⓢ] Select...

Occupancy Type [Ⓢ] Select... All Brvr Med FICO [Ⓢ] 750 Units [Ⓢ] 1 Manual UW [Ⓢ]

Product Parameters

Borrower Preference [Ⓢ] Target Price Target Price * [Ⓢ] 100 Product Name Contains [Ⓢ]

Mortgage Types [Ⓢ] Terms [Ⓢ] Rate Types [Ⓢ] Lock Periods [Ⓢ]

☐ Conventional ☐ 5 Year ☒ Fixed ☒ 15

☐ FHA ☐ 10 Year ☐ 30

☒ Portfolio ☒ 15 Year ☐ 45

☐ USDA/Rural Housing Service ☐ 20 Year ☒ 60

☐ VA ☐ 25 Year ☐ 90

☐ 30 Year ☐ 120

☐ 180

Get Eligible Products

9. If the validation fails, errors will be listed under the Invalid Products. Click the **...** Icon under actions column to view a list of the errors.
 - Navigate back to the appropriate screens and correct the information entered. Then click back to **Product Validation** and click the **Get Eligible Products** button again. Repeat this process until all errors are cleared.

Product Name	T2	Rate	APR	Price	Points	P&I	Taxes & Ins	MI	PITI	Loan Costs (D)	Closing Costs (D)	Cash to Close	Cash Available	Actions
Product Eligibility: Invalid														
Accessibility Loan		2.959%		\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
City of Brooklyn Center		2.959%		\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
City of Crystal		2.959%		\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
City of Minneapolis Rehab Support Program		2.959%		\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
City of Richfield		3.000%	2.959%	\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
Discount St. Paul HRA		2.959%		\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
Discount/VAS Select Cities 20		2.959%		\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
Energy Incentive Loan		2.959%		\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...
Fix Up		2.959%		\$15,000.00	100,000	\$103.59			\$103.59		\$18.00	-\$14,981.55	\$50,000.00	\$ ✓ ...

10. If there are no errors or you have cleared all errors a list of valid products will appear.
11. Click on **Select** to select a valid product.
12. Click on **Save** to leave the wizard.
13. Check the **Re-Lock HI Loan** box.
14. Click **Save Loan**.

The screenshot shows the 'Minnesota Housing Loan Commitment System' interface. The 'Loan Information' section is expanded, displaying various fields for loan details. A red arrow points to the 'Re-Lock HI Loan' checkbox, which is checked and highlighted with a red box. The 'Save Loan' button is visible in the top right corner of the interface.

- Lock Status is changed to **Locked**.

Document Preparation

1. Document Field confirmation will appear. Complete the following:

Note: P&I will be in the Loan Amount section of page.

- Close Date
- Rescission Date, for secured loans **(must be 3+ days after close date)**
- First Payment Date **(must be 20-45 days from note date)**
- Loan Amount
- Closed Loan Interest Rate

Close Date ⓘ

10/04/2021



Rescission Date ⓘ

11/08/2021 06:35 PM



First Payment Date ⓘ



11/08/2021



Maturity Date ⓘ

10/08/2031 12:00 AM



Note P&I ⓘ

151.87

3. In the Mortgagors field, enter the name of the borrower and the relationship, then click **Next**.

Mortgagors

Enter all Mortgagors and Relationship to Each Other ⓘ

All those on title, including all Borrowers, as you want them to appear on the Mortgage.


Additional Mortgagors

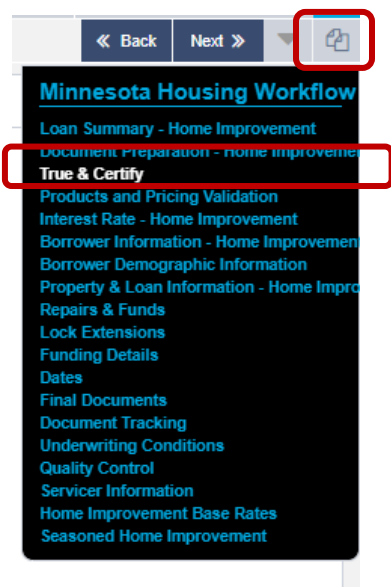
Additional Mortgagors are on the property title.
Additional Mortgagors are not Borrowers so they only sign the Mortgage. They do not sign the Note.
Additional Mortgagors (who are on title but are not Borrowers) are not obligated to make loan payments.

☐ Are There Any Additional Mortgagors Who Will Be On Title But Who Are Not Borrowers? ⓘ

True & Certify

Note: Before completing the True & Certify process, review all the data fields in the Loan Summary screen for accuracy and update/correct the data where necessary. Best practice is to have the closed loan file in front of you to verify all information entered in system matches the closed loan file. Complete the True & Certify screen *after* the loan has closed. Once this process has been completed you will no longer be able to make any updates. It's important to verify all information is accurate before completing the True & Certify process.

1. Click on  icon to go to section selection, then select **True & Certify**.



2. Complete the applicable fields:
 - Close Date
 - Rescission Date, for secured loans (**must be 3+ days after close date**)
 - First Payment Date (**must be 20-45 days from note date**)
 - Maturity Date
 - Note P&I

Close Date ⓘ
10/04/2021

Rescission Date ⓘ
10/07/2021 06:35 PM

First Payment Date ⓘ
11/04/2021

● Maturity Date ⓘ
10/04/2031 12:00 AM

Note P&I ⓘ
151.87

Note: Best practice is to have the closed loan file in front of you to verify all information entered in the system matches the closed loan file.

3. Program eligibility income is pre-populated from what was entered in the system earlier. Verify the eligibility income is correct and update if needed. (**Note:** qualifying income determines program eligibility)
4. After updating the information on the screen, check the **Approve** box (the lender certifies the information entered is correct). Then **Next**.

True & Certify

By clicking on the "Approve" button below, I certify the following:

All information provided in the Minnesota Housing commitment system is true and accurate.

The data that has been entered in the system represents the final loan transaction as approved by the lender and reflected in the loan documents executed at closing.

The loan is in compliance with all applicable Minnesota Housing manuals, policies, and procedures.

All required documents have been executed.

The loan is in compliance with all applicable laws and regulations.

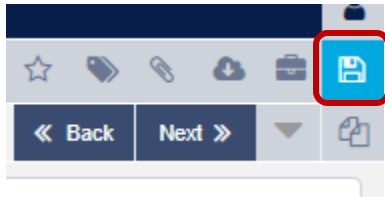
☒ Approve ⓘ

True & Certify Date ⓘ
mm/dd/yyyy

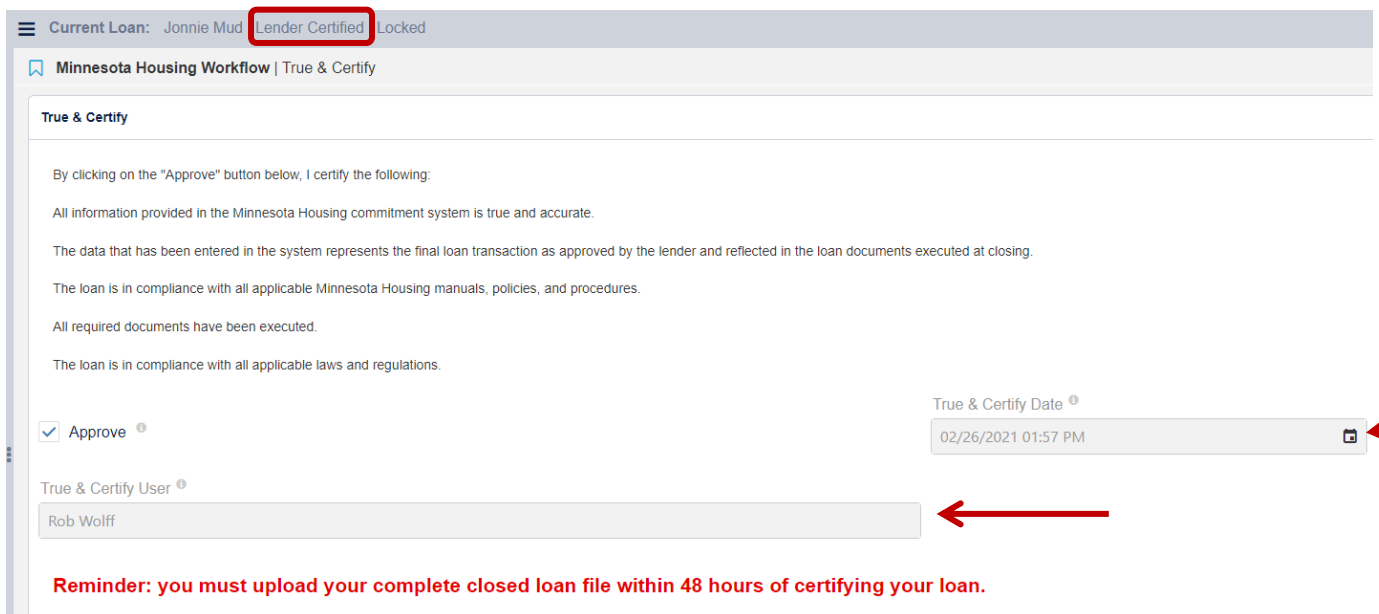
True & Certify User ⓘ

Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.

- Click **Save** in the upper right corner.



- After clicking **Save**, the loan status will change to **Lender Certified**, the True & Certify Date populates, and the User's ID is populated next to Certifier.



Current Loan: Jonnie Mud **Lender Certified** Locked

Minnesota Housing Workflow | True & Certify

True & Certify

By clicking on the "Approve" button below, I certify the following:

All information provided in the Minnesota Housing commitment system is true and accurate.

The data that has been entered in the system represents the final loan transaction as approved by the lender and reflected in the loan documents executed at closing.

The loan is in compliance with all applicable Minnesota Housing manuals, policies, and procedures.

All required documents have been executed.

The loan is in compliance with all applicable laws and regulations.

☒ Approve

True & Certify Date 02/26/2021 01:57 PM

True & Certify User Rob Wolff

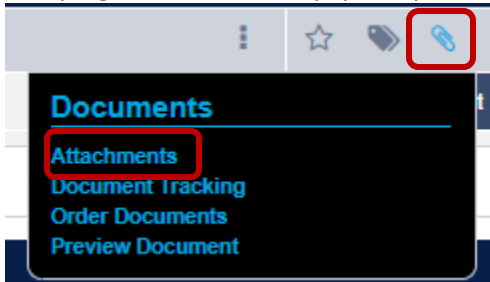
Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.

Note: After completing the True & Certify process, **you must upload and attach a copy of the closed loan file into the system.** See Attachments section for instructions on uploading documents.

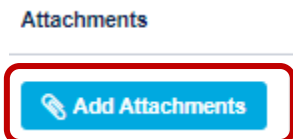
Uploading the Closed Loan File

Follow the steps below to attach the closed loan file.

1. In top right section, select paper clip icon then in drop down, select **Attachments**.



2. The Attachment dialog displays, click on the Add Attachments Box.



3. Click the Browse for Files Button or Drag and Drop attachments into the blue box.

Add Attachment

Loan Summary

Loan Number: 4000016780 Property Address: 970 Rice Street
 Borrowers: Jonnie Jonnie (Primary) St Paul, MN 55117
 County: RAMSEY

Drag & Drop Attachments Here

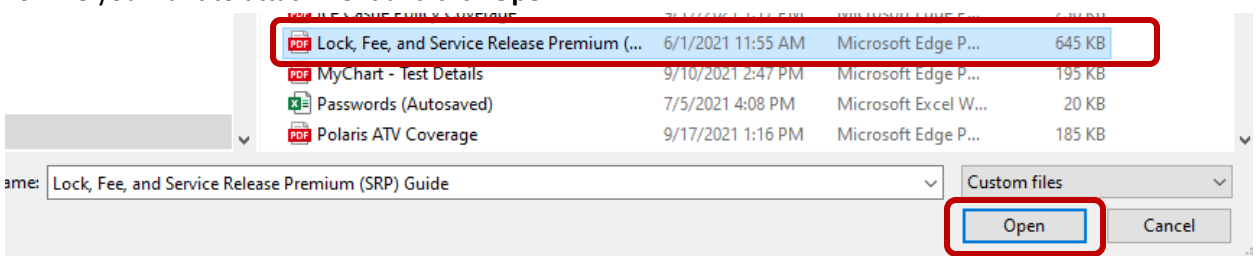
Browse for Files...

File Name	Size	Actions
No attachment data to display		

Attachment Category: --Select-- Comment:

Cancel Upload Attachment

4. Click on file you want to attachment and click **Open**.



5. In the **Category** drop-down list, select a category.

File Name: Lock, Fee, and Service Release Premium (SRP) Guide.pdf | Size: 659.49 KB | Actions: [X]

Attachment Category: [Select--] | Comment: [Text Field]

Attachment: Closed Loan File | Condition Clearing Document | Rehab Pre-Close Loan File | Trailing Documents

Buttons: Cancel | Upload Attachment

6. You can enter a comment in the **Comments** field.

7. Click **Upload Attachment**. File will show under the attachments dialog box as shown below.



See example below:

Add Attachment [X]

Loan Summary [V]

Loan Number: 4000016182 | **Property Address:** 7144 archer trail
Borrowers: Daylight Potato (Primary) | Inver Grove Heights, MN 55077
County: DAKOTA

Drag & Drop Attachments Here

Browse for Files... | Progress: 0% | 0mb / sec | 102sec | 0% | 0MB / 1MB

File Name	Size	Actions
HI Rate Lock Guide.pdf 0%	683.33 KB	[X]

Attachment Category: Closed Loan File | Comment: [Text Field]

Buttons: Cancel | Upload Attachment


How to Cancel a Loan

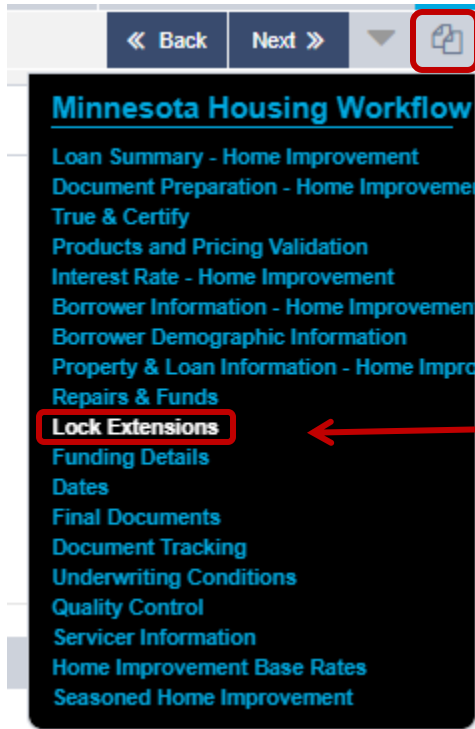
Open the loan. (It will open to the **Loan Summary** screen.)

1. Click the **Cancel Loan** check box.
2. Select a **Loan Cancellation Reason** from the drop-down list.
3. Click the **Save** button to cancel loan.

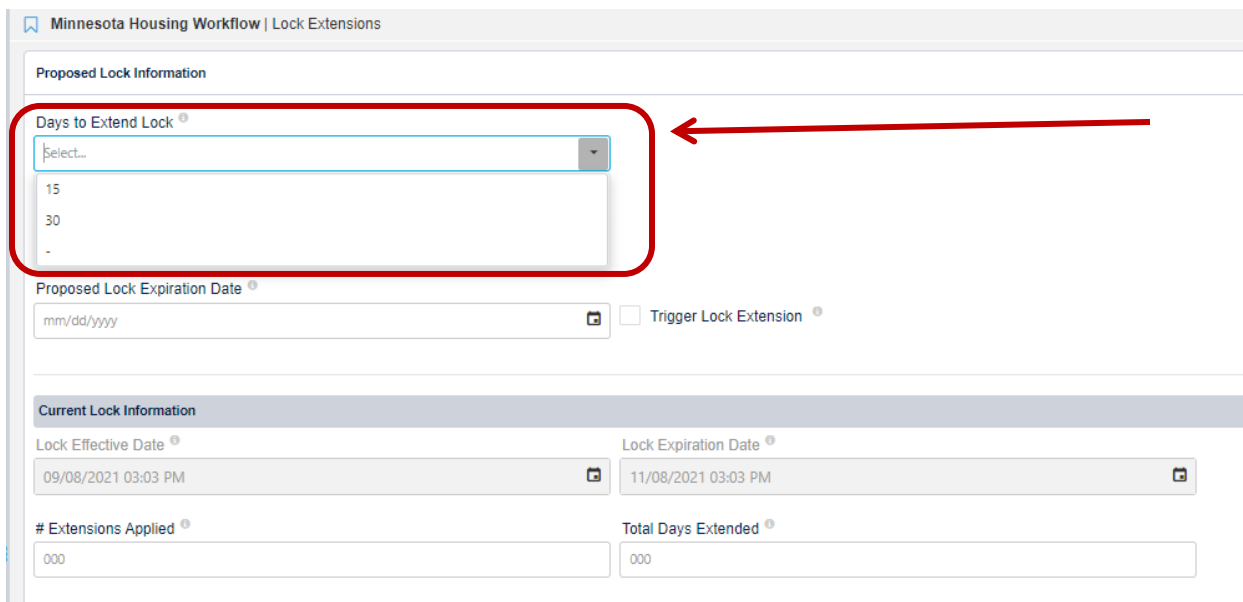
4. The Loan will be listed as **Cancelled** at the top of the screen.

How to Extend a Rate Lock

1. Open the loan
2. Navigate to the  icon at the top right hand corner of the screen, select **Lock Extensions**.



3. From the drop-down menu, select the length of the lock extension.

A screenshot of the 'Proposed Lock Information' form. The form has a header 'Minnesota Housing Workflow | Lock Extensions'. Below it is a section titled 'Proposed Lock Information'. The first field is 'Days to Extend Lock' with a dropdown menu. The dropdown menu is open, showing options: 'select...', '15', '30', and '-'. This dropdown is highlighted with a red rectangular box. A red arrow points from the right towards this box. Below this field is 'Proposed Lock Expiration Date' with a date picker and a checkbox labeled 'Trigger Lock Extension'. Below these fields is a section titled 'Current Lock Information'. It contains four fields: 'Lock Effective Date' (09/08/2021 03:03 PM), 'Lock Expiration Date' (11/08/2021 03:03 PM), '# Extensions Applied' (000), and 'Total Days Extended' (000).

- Once **Days to Extend Lock** is selected, **Proposed Expiration Date** will auto populate. Check the **Trigger Lock Extension** box and hit **Save**.

Proposed Lock Information

Days to Extend Lock ⓘ

30

Days to Extend (Minnesota Housing) ⓘ

000

Proposed Lock Expiration Date ⓘ

12/08/2021 03:03 PM



Trigger Lock Extension ⓘ

- The loan status will change from Locked to **Lock Extended**.



How to add more than two borrowers to a loan transaction

Contact the Minnesota Housing Partner Solutions Team at 651-296-8215 or
mnhousing.solution@state.mn.us